

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Canceled)

2. (Currently amended) A method for facilitating communication in an insurance-underwriting process, the method comprising:

providing a plurality of participants access to a web-based computer system for storing and organizing data related to the insurance-underwriting process;

storing and organizing data related to the insurance-underwriting process at the web-based system;

enabling, by the web-based computer system, collaboration among at least two participants of said participants from the plurality of participants via the Internet using the web-based system, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views and comprising logic for performing at least one corresponding post-application insurance underwriting function;

sharing, by the web-based computer system, the at least a portion of said data among the plurality of participants,

making a determination of, by the web-based computer system, based on a role associated with at least one said at least two participants, at least one of said tools available to said at least one of said at least two participants and ~~a first set of~~ said data available to said at least one of said at least two participants; and

21 restricting, by the web-based computer system, based on said determination, at  
22 least ~~another~~ of said tools and a portion ~~second set~~ of said data to said at least one of said at least  
23 two participants.

1 3. (Previously presented) The method of claim 2, wherein said at least one  
2 of said two participants is selected from the group consisting of: insurance carriers, insurance  
3 agencies, insurance agents, and service providers.

1 4. (Previously presented) The method of claim 2, wherein said at least one  
2 of said two participants is selected from the group consisting of: agents and case managers.

1 5. (Previously presented) The method of claim 2, wherein the plurality of  
2 applications are adapted to employ a desktop visual metaphor for accessing the plurality of  
3 modules, said desktop visual metaphor including at least one selectable icon operable to activate  
4 at least one corresponding module.

1 6. (Previously presented) The method of claim 2, wherein the plurality of  
2 modules are adapted to allow the plurality of applications to be scalable.

7. (Canceled)

1 8. (Previously presented) The method of claim 2, wherein the plurality of  
2 modules comprises:

3 a user profile module;  
4 a general administration module; and  
5 a business module.

1 9. (Previously presented) The method of claim 2, wherein the plurality of  
2 tools comprises at least one generic tool and at least one entity-specific tool.

1 10. (Previously presented) The method of claim 9, wherein the at least one  
2 generic tool is adapted to operate in more than one module with similar functionality.

1                   11.     (Previously presented) The method of claim 2, wherein the plurality of  
2     views comprises:  
3                   a summary view;  
4                   a list view; and  
5                   a detail view.

1                   12.     (Previously presented) The method of claim 2, wherein the multi-layer,  
2     modular architecture is adapted to allow development of new applications, modules, tools, or  
3     views.

13-14. (Canceled)

1                   15.     (Previously presented) The method of claim 2, wherein the step of sharing  
2     the data further comprises encrypting the data using a secure encryption technology.

1                   16.     (Previously presented) The method of claim 2, wherein said providing  
2     includes deploying the web-based system on a portal hosted by a third party.

1                   17.     (Previously presented) The method of claim 2, wherein the web-based  
2     system is deployed on a framework for a plurality of applications.

1                   18.     (Currently amended) A system for facilitating communication among a  
2     plurality of participants in an insurance-underwriting process, the system comprising:  
3                   a storage component for storing and organizing data related to the insurance-  
4     underwriting process; and  
5                   a server in communication with the storage component, the server being  
6     configured to:  
7                   execute a web-based system comprising a multi-level modular  
8     architecture, the multi-level modular architecture comprising a plurality of applications, each  
9     application of the plurality of applications comprising a plurality of modules, each module of the  
10    plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising

11 a plurality of views and comprising logic for performing at least one post-application insurance  
12 underwriting function,

13 wherein the plurality of participants comprises at least one user, the at least one  
14 user being associated with at least one role, the at least one role being operative to determine the  
15 plurality of modules available to the at least one user and the data available to the at least one  
16 user, and

17 wherein the web-based system is adapted to restrict the modules and data  
18 accessible to the at least one user based on said role.

1 19. (Previously presented) The system of claim 18, wherein the at least one  
2 user is selected from the group consisting of: insurance carriers, insurance agencies, insurance  
3 agents, and service providers.

1 20. (Previously presented) The system of claim 18, wherein the at least one  
2 user is selected from the group consisting of: agents and case managers.

1 21. (Previously presented) The system of claim 18, wherein the plurality of  
2 applications are adapted to employ a desktop visual metaphor for accessing the plurality of  
3 modules, said desktop visual metaphor including at least one selectable icon operable to activate  
4 at least one corresponding module.

1 22. (Previously presented) The system of claim 18, wherein the plurality of  
2 modules are adapted to allow the plurality of applications to be scalable.

23. (Canceled)

1 24. (Previously presented) The system of claim 18, wherein the plurality of  
2 modules comprises:  
3 a user profile module;  
4 a general administration module; and  
5 a business module.

25. (Previously presented) The system of claim 18, wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool.

26. (Previously presented) The system of claim 25, wherein the at least one generic tool is adapted to exist in more than one module with similar functionality.

27. (Previously presented) The system of claim 18, wherein the plurality of views comprises:

a summary view;

a list view; and

a detail view.

28. (Previously presented) The system of claim 18, wherein the multi-layer, modular architecture is adapted to allow development of new applications, modules, tools, or views.

29-30. (Canceled)

31. (Previously presented) The system of claim 18, wherein the data is encrypted using a secure encryption technology.

32. (Previously presented) The system of claim 18, wherein the web-based system is deployed on a portal hosted by a third party.

33. (Previously presented) The system of claim 18, wherein the web-based system is deployed on a framework for a plurality of applications.

34. (Currently amended) A non-transitory computer-readable storage medium having stored thereon storing computer-executable instructions for causing at least one processor to perform a method for facilitating communication among at least one participant in an insurance-underwriting process, the computer-readable storage medium comprising including:

instructions for providing a plurality of participants access to a web-based system for storing and organizing data related to the insurance-underwriting process;

instructions for storing and organizing data related to the insurance-underwriting process;

instructions for enabling collaboration among two participants of said participants from the plurality of participants via the Internet using the web-based system, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views and logic for performing at least one post-application insurance underwriting function;

instructions for sharing, via the web-based system, the at least a portion of said data among the plurality of participants,

instructions for making a determination of based on a role associated with at least one said two participants, at least one of said tools available to said at least one of said two participants and ~~a first set of~~ said data available to said at least one of said two participants; and

instructions for restricting based on said determination, at least one of said tools and a portion ~~second set of~~ said data accessible to said at least one of said two participants.

35. (Currently amended) The computer-readable ~~storage~~ medium of claim 34, wherein the plurality of modules comprises:

- a user profile module;
- a general administration module; and
- a business module.

36. (Currently amended) The computer-readable ~~storage~~ medium of claim 34, wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool.

1                   37.     (Currently amended) The computer-readable ~~storage~~ medium of claim 34,  
2 further comprising instructions for restricting, based on said determination, modules accessible  
3 to the at least one user.

1                   38.     (Currently amended) The computer-readable ~~storage~~ medium of claim 34,  
2 wherein said instructions for providing access to said web-based system include instructions for  
3 providing said access using a desktop visual metaphor for accessing the plurality of modules,  
4 said desktop visual metaphor including at least one selectable icon operable to activate at least  
5 one corresponding module.

1                   39.     (Canceled).